Amendment to the Specification:

Please replace the title of this application with the following amended title:

A LOW COST SUBSTRATE FOR AN INTEGRATED CIRCUIT DEVICE WITH BONDPADS FREE OF PLATED GOLD

Please replace the first paragraph on page 15 with the following amended paragraph:

Moreover, even in processes incorporating plating of the bondpad surfaces, later stages of the manufacturing process may result in contaminants landing or forming on the outer surface of the plating, possibly detrimentally affecting the bonding of the bondpads to the traces on a PCB. Since the surface treatment provided herein is employed late in the manufacturing process, such contaminants that may be present, in addition to the oxidation, may also be removed from the bondpad surfaces during the surface treatment. Furthermore, by forming an anti-tarnish coating over the freshly etched bondpad surfaces, further oxidation or contamination of those surfaces may be prevented. Additionally, contaminants that may land [of] or form on the outer surface of the anti-tarnish coating are simply removed when the anti-tarnish coating is removed with flux during the soldering process used to attach the solder balls. Still further, by employing an etchant in the surface treatment of the bondpads, the bondpad surfaces may be left with a rough finish, promoting the strength of the metallurgical bond created between the bondpad surfaces and the solder balls, which also promotes a better electrical connection between the bondpads and the PCB.

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